

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

JERROMY LAVERNE
JOHNSON et al.

Application No.: 10/649,237

Filed: August 26, 2003

For: INFRASTRUCTURE METHOD
AND SYSTEM FOR MANAGING
DEDUCTIBLES FOR INSURANCE
POLICIES

Customer No.: 92726

Confirmation No. 6004

Examiner: Rajiv J. Raj

Technology Center/Art Unit: 3686

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed October 29, 2009, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.